

REMARKS

The Examiner required restriction, under 35 U.S.C. § 121, and required Applicant to elect a single invention to which the claims must be restricted. The Examiner designated the following three claim groups:

Group I: Claims 1-18, drawn to processing payment authorizations, classified in class 705, subclass 44;

Group II: Claims 19-21, drawn to establishment of merchant accounts, classified in class 705, subclass 38; and

Group III: Claim 22, drawn to funds transfer, classified in class 705, subclass 39.

In response to the restriction requirement, Applicant elects Group I, without traverse. Applicant requests the Examiner to cancel Claims 19-23, without prejudice as belonging to non-elected claim groups. Applicant's elections are made with a complete reservation of all rights under 35 U.S.C. § 121.

CONCLUSION

In view of the above amendments and remarks, it is submitted that this application is now ready for allowance. If, in the opinion of the Examiner, a telephone conference would

expedite the prosecution of the subject application, the Examiner is invited to call the undersigned attorney at (213) 896-6676.

Respectfully submitted,

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